Certificate Number: 12433-PAE-DE-036578082

Bankruptcy Case Number: 22-11012



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 16, 2022, at 5:44 o'clock PM EDT, Yvonne D. Kirkland completed a course on personal financial management given by telephone by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: May 27, 2022 By: /s/Lance Brechbill

Name: Lance Brechbill

Title: Teacher